



North Dakota Public Employees Retirement System (NDPERS)

400 East Broadway Ave, Suite 505

PO Box 1657

Bismarck ND 58502-1657

Telephone: (701) 328-3900

Tollfree: (800) 803-7377

Fax: (701) 328-3920

Website: www.nd.gov/ndpers

This publication contains information for enrolling in the NDPERS Plans administered by NDPERS.

This publication is intended to provide general information and may not be considered to be a legal interpretation of law. Statements contained in this publication do not supersede the North Dakota Century Code or Administrative Code or restrict the authority granted to the Retirement Board.

The information in this publication is subject to changes made by the North Dakota legislature, by the Board of the North Dakota Public Employees Retirement System (NDPERS), and its agents.

GROUP DENTAL INSURANCE

Underwritten by:
CIGNA Health Care



Eligibility

Eligible employees are those employees who are at least 18 years of age, work at least 20 hours per week for 20 or more weeks per year for a state agency, and whose positions are regularly funded and not of limited duration (i.e., permanent).

Enrollment

You have an initial enrollment period of 31 days from your date of employment. Coverage will be effective the first of the month following your employment date.

If you do not enroll during the initial 31 day eligibility period when hired you may apply for coverage during the designated Annual Enrollment Season with coverage effective January 1st.

Covered dental services fall into four main categories as shown below:

Annual maximum per member benefit - \$1,000. All coverage is subject to Reasonable and Customary guidelines. CIGNA will pay claims at the 90th percentile of Reasonable and Customary charges.

<i>Dental plan annual maximum benefit per person: \$1,000</i> <i>Orthodontia lifetime maximum benefit per person: \$1,500</i> <i>The deductible includes total expenditures per person for all basic and major treatment combined.</i>		
Services	Deductible	Coinsurance
<u>Preventive and Diagnostic Care</u> : oral exam, cleaning, bitewing X-rays, fluoride application, sealants, full-mouth X-rays, panoramic X-rays, emergency care to relieve pain, histopathologic exams.	None	100%
<u>Basic Restorative Care</u> : fillings, oral surgery, surgical extraction of impacted teeth, anesthetics, major & minor periodontics, root canal/therapy, relines, rebases, and adjustments, repairs to bridges, crowns & inlays, and repairs to dentures.	\$50 Per person, per year	80%
<u>Major Restorative Care</u> : crowns, bridges, dentures.	\$50 Per person, per year	50%
<u>Orthodontia</u> : Coverage for eligible children and adults.	None	50%

* *The deductible includes total expenditures per person for basic and major treatment combined.*

** *Orthodontic treatment lifetime maximum benefit is \$1,500.*

Dental Rates

The following premiums are in effect through December 31, 2012:

Individual Only	\$ 41.14
Individual and Spouse	\$ 79.42
Individual and Child(ren)	\$ 92.18
Family	\$131.26

The premium is eligible for pre-tax treatment through the IRC Section 125 FlexComp program.